

EXPRESS MAIL CERTIFICATE

Date 8/31/01 Label No. EL 767724115-45

I hereby certify that, on the date indicated above, this paper or fee was deposited with the U.S. Postal Service & that it was addressed for delivery to the Assistant Commissioner for Patents, Washington, DC 20231 by "Express Mail Post Office to Addressee" service.

B.W. LEE B.W. Lee
Name (Print) Signature

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DOCUMENT TO OUR DEPOSIT ACCOUNT NO. 04-0100

Customer No.:



07278

PATENT TRADEMARK OFFICE

Docket No.: 3109/1G960

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Roger ALCALY; Timothy J. RUDDEROW; Frank L. VANNERSON

Serial No.: 09/852,222

Confirmation No.:

Filed: May 9, 2001

For: A METHOD AND SYSTEM FOR GENERATING AN INDEX OF
INVESTMENT RETURNS

INFORMATION DISCLOSURE STATEMENT

Hon. Commissioner of
Patents and Trademarks
Washington, DC 20231

Sir:

In order to comply with 37 CFR 1.97 and 1.98, attached hereto is
a copy of Form PTO-1449 and copies of the documents listed thereon.



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In accordance with MPEP Sections 609 and 707.05(b), it is requested

that each document cited (including any cited in applicant's specification which is not repeated on the attached Form PTO-1449) be given thorough consideration and that it be cited of record in the prosecution history of the present application by initialing Form PTO-1449 next to the document. Such initialing is requested even if the Examiner does not consider a cited document to be sufficiently pertinent to use in a rejection, or otherwise does not consider it to be prior art for any reason, or even if the Examiner does not believe that the guidelines for citation have been fully complied with. This is requested so that each document becomes listed on the face of the patent issuing on the present application.

The undersigned is also enclosing herewith a copy of a Search Report issued August 20, 2001 for the PCT counterpart of the present patent application (Application No. PCT/US01/14884), in which the presently disclosed references were cited. Since a translation of the Search Report is also enclosed, or the Search Report utilizes conventional codes to characterize each cited reference, it is believed that the applicants in the above-identified patent application have now met the "concise explanation" requirement of 37 C.F.R. 1.98.

This submission is filed before a first action on the merits has been mailed.



The present Information Disclosure Statement is being submitted in compliance with 37 CFR 1.56, but the citation of such document is not to be construed as an admission that such document is necessarily relevant or prior art. No representation is intended that the cited documents represent the results of a complete search, and it is anticipated that the Examiner, in the normal course of examination, will make an independent search and will determine the best prior art consistent with 37 CFR 1.104(a) and 1.106(b) and, in the course of each search, will review for relevance every document cited on the attached form even if not initialed.

It is believed that no fee is due. However, if the Commissioner determines that a fee is due, the Commissioner is hereby authorized to charge the above deposit account for any deficiency.

Early and favorable consideration is earnestly solicited.

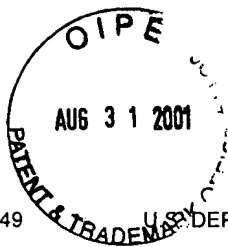
Respectfully submitted,

Dated: August 31, 2001

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FORM PTO-1449

U.S. DEPARTMENT OF COMMERCE PATENT & TRADEMARK OFFICE

SHEET 1 OF 1
(REV. 7-80)**LIST OF REFERENCES CITED BY APPLICANT**

(Use Several Sheets if Necessary)

DOCKET NO.: 3109/1G960
APPLICANT: Roger ALCALYSERIAL NO: 09/852,222
FILING DATE: May 9, 2001
CONFIRMATION NO:RECEIVED
SEP 06 2001
Technology Center 2100**U.S. PATENT DOCUMENTS**

*EXAMINER INITIALS	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE
	1. 5,126,936	06/30/92	Champion et al.	364	408	09/01/89
	2. 5,784,696	07/21/98	Melnikoff	705	36	06/06/95

FOREIGN PATENT DOCUMENTS

*EXAMINER INITIALS	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION YES NO
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OTHER REFERENCES**(INCLUDING AUTHOR, TITLE DATE, PERTINENT PAGES, ETC.)***EXAMINER
INITIALS3. Sharpe, W.F. "Asset Allocation: Management Style and Performance Measurement"; Journal of Portfolio Management, vol. 18, no. 2, Winter 1992, pp 7-134. Gibson, R.C., "The Rewards of Multiple-Asset-Class Investing"; Journal of Financial Planning, Vol. 12, no. 3, March 1999, Conclusion

EXAMINER: _____

DATE CONSIDERED: _____

*EXAMINER:

Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.